

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Carlos Mario Ortiz, Jr.
 Rahmieneh Ahmadi Ortiz
 Debtors

Case No. 18-11940-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db/jdb
 smg +Carlos Mario Ortiz, Jr., Rahmieneh Ahmadi Ortiz, 2065 Quail Ct, Bethlehem, PA 18015-5564
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14078444 +Apex Asset Management, 2501 Oregon Pike, Ste 102, Lancaster, PA 17601-4890
 14078456 +C.A.C., 2300 Gettysburg Rd, Suite 102, Camp Hill, PA 17011-7303
 14078448 +Camellia Partnership Ventures LLC, 739 N 12th St., Allentown, PA 18102-1335
 14078472 +Chevron Fcu, Asset Recovery Dept., PO. Box 2069, Oakland, CA 94604-2069
 14078465 Financial Recoveries, PO. Box 1022, Wixom, MI 483931022
 14078471 Financial Recoveries, PO. Box 1388, Mt. Laurel, NJ 08054-7388
 14078474 Fitzpatrick Lentz & Bubba, 4001 Schoolhouse Lane, Center Valley, PA 18034
 14078469 +Hamilton Law Group, PO. Box 90301, Allentown, PA 18109-0301
 14078468 +LVPg, 798 Hausman Rd., Suite 100, Allentown, PA 18104-9116
 14078453 Lehigh Valley Health Network, PO. Box 781733, Philadelphia, PA 191781733
 14078477 +Lehigh Valley Hospital, PO. Box 689, Allentown, PA 18105-1556
 14078446 +Lvnv Funding LLC, PO. Box 98875, Las Vegas, NV 89193-8875
 14078447 +Mary Ann Freeman Brndjar DO PC, 7 Foster Ave. Ste. 101, Gibbsboro NJ 08026-1191
 14078467 +Mro, P.O. Box 61507, King of Prussia, PA 19406-0907
 14088740 +NationStar Mortgage, LLC, c/o KML Law Group, P.C., 710 Market Street, Suite 5000,
 Philadelphia, PA 19106-2312
 14078470 +National Recoveries, Inc, PO. Box 120666, St. Paul, MN 55112-0022
 14078464 Nationwide Credit, Inc, PO. Box 14581, Des Moines, IA 50306-3581
 14078451 +PPL Electric Utilities, 2 North, 9th Street, Cpc-Gennl, Allentown, PA 18101-1139
 14078473 +Peter M Good, Esq, Caldwell & Kearns, 3631 North Front St., Harrisburg, PA 17110-1500
 14078461 QVC Studio Park, West Chester, PA 193804262
 14078463 Qar, PO Box 239, Gibbsboro, NJ 080260239
 14078443 +Quality Asset Recovery, 7 Foster Ave suite 101, Gibbsboro NJ 08026-1191
 14078458 +Real Time Resolutions, Dept. 107565, PO. Box 1259, Oaks PA 19456-1259
 14078445 +Receivables Management Sys, 2001 6th Avenue, Suite 2200, Seattle, Washington 98121-2558
 14078449 +Regency Finance Company, 1830 Stefko Boulevard, Bethlehem, PA 18017-6235
 14078476 +St Lukes University Hospital, 801 Ostrum St, Bethlehem, PA 18015-1065
 14078450 +UGI Utilities, Inc, PO. BOX 15503, Wilmington, DE 19850-5503

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 28 2018 01:59:35
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 28 2018 01:59:56 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14078441 +EDI: CAPITALONE.COM Jul 28 2018 05:53:00 Capital One Bank USA NA, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 14078455 +E-mail/Text: bankruptcy@cavps.com Jul 28 2018 01:59:52 Cavalry, PO. Box 520,
 Valhalla, NY 10595-0520
 14078454 EDI: CHASE.COM Jul 28 2018 05:53:00 Chase, PO. Box 15123, Wilmington, DE 198505123
 14078442 EDI: RCSFNBMARIN.COM Jul 28 2018 05:53:00 Credit One Bank, PO. Box 98872,
 Las Vegas, NV 891938872
 14078466 +E-mail/Text: bankruptcy@fult.com Jul 28 2018 02:00:46 Lafayette Ambassador Bank,
 PO. Box 25091, Lehigh Valley, PA 18002-5091
 14078457 +E-mail/Text: billing@lowersauconauthority.org Jul 28 2018 01:58:57 Lower Saucon Authority,
 3706 Old Philadelphia Pike, Bethlehem, PA 18015-5426
 14078826 +EDI: RMSC.COM Jul 28 2018 05:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14078475 EDI: TDBANKNORTH.COM Jul 28 2018 05:53:00 TD Bank, 1701 Marlton Pike E,,
 Cherry Hill, NJ 08034
 14078462 +EDI: TCISOLUTIONS.COM Jul 28 2018 05:53:00 Total Card, inc, 5109 S. Broadband Lane,
 Sioux Falls, SD 57108-2208
 14078452 +E-mail/Text: bankruptcydepartment@tsico.com Jul 28 2018 02:00:29 Transworld Systems Inc.,
 5626 Frantz Road, Dublin, OH 43017-2590

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2018 at the address(es) listed below:

MICHAEL H KALINER mhaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhaliner@gmail.com, pa35@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association, as Trustee
bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor NationStar Mortgage, LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Carlos Mario Ortiz Jr.	Social Security number or ITIN	xxx-xx-9703
	First Name Middle Name Last Name	EIN	27-1234603, 82-1706169
Debtor 2	Rahmieneh Ahmadi Ortiz	Social Security number or ITIN	xxx-xx-1805
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-11940-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carlos Mario Ortiz Jr.

Rahmieneh Ahmadi Ortiz
aka Rahmieneh Ahmadi Khalili

7/26/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.